

In re:
Stephanie Barnes
Debtor

Case No. 24-10276-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 01, 2025

User: admin
Form ID: 155

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2025:

Recip ID	Recipient Name and Address
db	+ Stephanie Barnes, 164 West Albemarle Avenue, Lansdowne, PA 19050-1127
14852538	+ WELLS FARGO BANK, N.A., c/o ALYK L OFLAZIAN, Manley Deas & Kochalski LLC, 1555 Lakeshore Drive, Columbus, OH 43204-3825

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14897769	Email/Text: megan.harper@phila.gov	May 02 2025 00:59:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 191021595
14903355	Email/Text: megan.harper@phila.gov	May 02 2025 00:59:00	City of Philadelphia, Law Department Tax & Revenue Unit, 1401 JFK Blvd, 5th Floor., Philadelphia, PA 19102
14912627	Email/Text: megan.harper@phila.gov	May 02 2025 00:59:00	City of Philadelphia, c/o PAMELA ELCHERT THURMOND, Law/Revenue Department, Mun. Serv. Bldg., 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102
14850309	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 02 2025 02:38:02	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14897334	^ MEBN	May 02 2025 00:43:16	MIDFIRST BANK, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14906233	Email/Text: EBN@Mohela.com	May 02 2025 00:59:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
14850312	Email/Text: EBN@Mohela.com	May 02 2025 00:59:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
14972413	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 02 2025 01:41:57	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14850311	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 02 2025 01:40:12	Midland Mortgage, P.O. Box 26648, Oklahoma City, OK 73126-0648
14850316	+ Email/Text: bankruptcy@sw-credit.com	May 02 2025 00:59:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
14850317	+ Email/Text: bncmail@w-legal.com	May 02 2025 00:59:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
14850318	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 02 2025 00:59:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14851589	Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	May 02 2025 01:40:12	U.S. Department of Housing and Urban

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14858737 + Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com May 02 2025 02:49:11 Development, 801 Market Street, Philadelphia, PA 19107

14850319 + Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com May 02 2025 02:14:36 Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC N9286-01Y, Default Document Processing, P.O. Box 1629, Minneapolis MN 55440-1629

Wells Fargo Home Mortgage, Written Correspondence Resolutions, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14850310	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14850313	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court;, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
14850314	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court;, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
14850315	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court;, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2025 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Stephanie Barnes brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
PAMELA ELCHERT THURMOND	on behalf of Creditor CITY OF PHILADELPHIA pamelathurmond@phila.gov
Stephen Franks	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Stephanie Barnes)	Case No. 24-10276-djb
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: May 1, 2025

For The Court

Derek J Baker
Judge, United States Bankruptcy Court